

# **CHARACTERISTICS OF CALIFORNIA'S DISABILITY INSURANCE CLIENTS**

**Working Paper #2002-01**

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The views expressed are those of the contributors and do not necessarily reflect the policies of the State of California.

## **Preface**

This is the first in a series of working papers for a project characterizing clients of California's Disability Insurance (DI) program. There were two alternatives for characterizing DI clients: one was the costly process of creating a database from current and historical files within the California's Employment Development Department (EDD); the second was to locate a database within EDD that met all or most of the requirements of the project. As a beginning, the major effort was directed by the second alternative, which was locating a current database that may be used to produce demographics of the state's DI clients and their experience with the DI program.

A database meeting the requirements of the project was found in the Employment Development Department's (EDD) Program Estimates Group (PEG) that maintains a database(s) containing DI client demographic and program claims data. This database is normally used to forecast DI program workload and benefit costs but it also contains significant demographic and program data on clients. Working Paper #1 also provides examples of how these data may be integrated with labor force and industry employment data to characterize DI clients in the context of California's total labor force.

Calendar Year 1998 data have been used as a test to establish the feasibility of using the PEG data since it is on line and would mean considerable developmental savings for EDD. The conclusion is that this file is adequate for studying DI client characteristics and for pursuing analysis of the state's DI program. Similar data files are now available for calendar years 1990 through 2000.

Subsequent working papers will address the use of pre-1998 PEG files and the current 1999 DI client database, and integrating these data with databases for the state's Unemployment Insurance and Workers' Compensation insurers.

The authors wish to acknowledge the contribution from staff in EDD's Program Estimate's Group and EDD's Disability Insurance Branch in the preparation of this working paper.

## **Characteristics of California's Disability Insurance Clients**

### **Introduction**

In the spring of 2000, the Employment Development Department's (EDD) Disability Insurance (DI) Branch and EDD's Labor Market Information Division (LMID) initiated a joint project to identify a database that could be used to study the characteristics of DI clients. Ideally, this database would have age, gender, industry attachment, incidence of disability, number of weeks on DI, type of disability, and benefits paid to DI clients. A second objective was to search for employment statistics and labor force demographic data to augment characteristic data of DI clients. A third objective has arisen which was to effectively respond to the needs of an initiative by outside researchers to integrate EDD's DI Client database with those for Unemployment Insurance (UI) clients and Workers' Compensation program.

There has been no conscious effort to evaluate or otherwise analyze the DI program or to attach any special significance to the client demographics presented in this working paper. Conclusions related to DI client services, program outcomes, or other areas of interest to researchers and program evaluators are left for the future. Rather, the sole purpose of this working paper is to identify and describe databases that are currently available for researchers and others with an interest in the operations of California's DI program.

### **Program Estimates Group DI Client Database**

Early in the project, a file meeting the project's requirements was located in EDD's Program Estimates Group (PEG) which maintains a confidential file for a 20 percent sample of DI clients for each calendar year going back to 1990. The most recent PEG file that was available at the start of this project was calendar year 1998, which consists of clients who filed valid DI claims between January 1, 1998 and December 31, 1998. Since DI claims have a 52-week maximum, complete data for 1998 was not available until January 2000. Following conversion to the Y2K format and adjustment for year-to-year changes in file structures, compatible files for 1990 through 1997 should be made available shortly. PEG's 20

percent sample is created by using the last digit ("0" and "5") of a DI client's social security number (SSN) and is produced from EDD's Single Client Database (SCDB).

The PEG data file includes the following demographics for DI clients:

1. Social security number (SSN).
2. DI claims history-amount paid, number of days on DI, and claim beginning and ending dates.
3. Employment status at the time of filing a DI claim.
4. Standard Industrial Classification (SIC) code of the last employer.
5. Employer Account Number (EAN) for their employer at time of disability.
6. Gender.
7. Birth year.
8. DI client wage history for their claim base period.
9. Type of DI claim (10 types)-See Appendix 1 for a complete list.
10. Client's Workers Compensation Insurance status.
11. International Classification of Diseases (ICD9) code used to categorize disabilities is in the data file for calendar year 1999. These data may also be made available for 1996-1998.
12. Occupational title—starting with calendar year 1999.

## **Potential Use of Program Estimates Group (PEG) Data**

The PEG data provide DI planners and policy makers with historical information for planning decisions; for evaluating program effectiveness; and for analyzing the interaction of DI with Workers' Compensation and Unemployment Insurance programs. Having these data readily available also enhances DI management's ability to respond in a timely manner to the Legislature and others seeking information on the DI program. Examples of applications for PEG data include:

1. Identifying the incidence of disability and claims duration on the basis of age and/or gender, industry attachment, or other selected demographic and program factors.
2. Forecasting workload and budgeting using DI program age and gender data in conjunction with year 2000 Census and Department of Finance population projections. The inclusion of age and gender data may add a new dimension to the existing process.
3. Analyzing the long-run outcome related to coverage for normal pregnancy.
4. Making inter-industry comparisons of the number of disability claims filed by workers: and starting with calendar year 1999, analyzing disabilities linked with specific industries.
5. Comparing and contrasting DI clients with Workers' Compensation and Unemployment Insurance clients.
6. Providing data for comparison of disabilities related to on-the-job versus off-the-job occurrences. Examples include stress and back injuries.
7. Responding to inquiries from other states, answering media questions, and handling public concerns.
8. Evaluating the effect of being on DI on a client's future earnings.
9. Comparing DI client experience with data from studies by other governmental agencies and private researchers.

The SSN of DI clients allows for tracking their UI/DI covered work history and earnings in EDD's Base Wage file and tracking UI claims history for up to 10 years. The SSN also allows for interacting with the databases for Department of Industrial Relations (DIR), Division of Workers' Compensation (DWR) and those of private plan Workers' Compensation insurance carriers.

## **Outside Interest in DI Client data**

The following organizations that have expressed an interest in DI client data:

1. The Public Policy Institute of California (PPIC), a privately funded public interest research organization, has expressed an interest in California's experience with coverage of normal pregnancy under DI. Specifically, a wish to use California's DI Client database as a source for estimating the cost of coverage for normal pregnancy as part of their analysis of 'baby UI', a nationwide proposal to cover normal pregnancy and family leave with Unemployment Insurance.
2. The University of California Data/Survey Research Center at Berkeley has proposed combining California's DI client database with Workers' Compensation databases (both state and private plans) in a single confidential database that would be made available to selected researchers.
3. The Department of Industrial Relations (DIR) has expressed an interest in a joint project to identify similarities in the DI program and Workers' Compensation Insurance. Of particular interest to DIR are types of disabilities, client demographics, and occupations of DI clients.

In discussions with these organizations, all agree that the PEG file(s) are more than adequate for their research activities.

## **Tables Showing DI Client Experience for Calendar Year 1998**

The following tables were produced from demographic and labor force data contained in the PEG's file for calendar year 1998. Separate tables have been produced to contrast the DI experience of

pregnant versus non-pregnant female clients. In addition, male clients versus non-pregnant females have been contrasted for a more impartial comparison of disabilities by gender and age. Separate treatment of pregnancy related disabilities also provides for a more balanced comparison of the State DI program and Workers' Compensation insurers who do not normally cover pregnancy.

The designation of pregnancy for this working paper is based on a system of codes used by DI Branch to categorize claims by type. Pregnancy is one of ten types of DI claims and, as such, includes normal pregnancy, abnormal pregnancy, and medical complications related to pregnancy. See Appendix 1 for a complete list of disability types.

Annual SIC based industry employment estimates produced for the Current Employment Statistics (CES) program were used to compare statewide industry employment to the SIC classification of DI clients'. Agriculture and Agricultural Services employment amounts were adjusted to be comparable to DI covered wage and salary employment industry classifications. CES is a nationwide program that provides monthly industry employment estimates for labor market areas and is sponsored by the U. S. Bureau of Labor Statistics (BLS).

Labor force age and gender statistics from the Current Population Survey (CPS) for 1998 were used for comparisons of DI clients by age and gender to all workers in the state's labor force. CPS is a nationwide monthly survey of households conducted by the U. S. Bureau of the Census and sponsored by BLS. CPS labor force estimates in the following tables include DI non-covered employees (primarily state and federal government workers).

There are slightly over 115,300 records in the 1998 PEG file. This amount was multiplied by 5 to approximate the DI client population in calendar year 1998. Users are advised that these data are from administrative records and, as such, have data items that are often not verified or necessarily edited prior to entry into the SCDB. Most corrections occur when there is an eligibility issue on an individual client's claim. An estimated 2 to 3 percent of records have problematic data. Table cells with small numbers should be interpreted with caution. When comparing these data to other DI statistics, users are cautioned that DI statistics are normally for a state fiscal year while these data are for a calendar year.

PEG data showing a relatively few DI clients over 55 years of age and pregnant have been omitted from tables.

Table 1 displays age by gender distribution of DI Clients. All percents are in relation to gender totals. This table and graph illustrate the influence of pregnant females in the age range of 20 through 39 when making age comparisons on male and female clients.

**Table 1**  
**Age and Gender of DI Clients**  
**Calendar Year 1998, California**

Age range	Total	Per-cent	All Female	Per-Cent	Non-Pregnant Female	Per-cent	Pregnant Female	Per-Cent	Male	Per-cent
16-19	8,155	1.4	6,045	1.6	1,585	.7	4,460	2.8	2,110	1.1
20-24	55,490	9.7	42,725	11.1	10,855	4.8	31,870	20.2	12,765	6.9
25-29	85,020	14.9	66,155	17.1	19,650	8.6	46,505	29.5	18,865	10.2
30-34	94,365	16.5	71,905	18.6	27,750	12.2	44,155	28.0	22,460	12.1
35-39	85,990	15.1	59,665	15.5	35,045	15.4	24,620	15.6	26,325	14.2
40-44	66,790	11.7	41,925	10.9	36,210	15.9	5,715	3.6	24,865	13.4
45-49	56,070	9.8	33,450	8.7	33,150	14.5	300	0.2	22,620	12.2
50-54	46,430	8.1	26,960	7.0	26,920	11.8	40	0.0	19,470	10.5
55-59	35,405	6.2	18,550	4.8	18,515	8.1		0.0	16,855	9.1
60-64	23,060	4.0	11,520	3.0	11,510	5.0		0.0	11,540	6.2
65-69	8,295	1.5	4,120	1.1	4,115	1.8		0.0	4,175	2.3
70+	5,910	1.0	2,865	0.7	2,855	1.3		0.0	3,045	1.6
Total	570,980	100	385,885	100.0	228,160	100.0	157,725	100.0	185,095	100.0

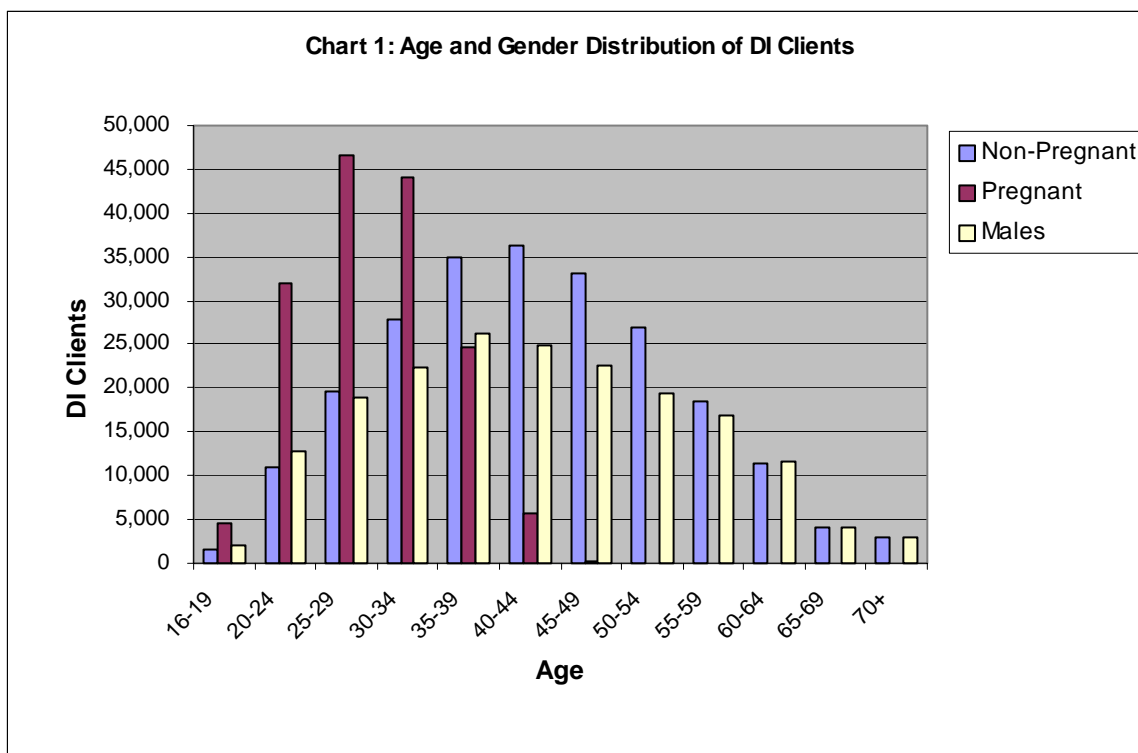


Table 2a compares the number of DI clients by age and gender in relation to California's labor force. Percents are for DI clients in relation to comparable labor force age and gender statistics for 1998. According to the CPS, females were 45 percent of the labor force in calendar year 1998.

**Table 2a**  
**Labor Force Comparison of Male and Non-Pregnant Female DI Clients**  
**Calendar Year 1998, California**

Age Range	Labor Force Male	DI Clients Male	Per-cent	Labor Force Female	DI Clients Female	Per-cent
16-19	449,000	2,110	0.5	358,000	1,585	0.4
20-24	891,000	12,765	1.4	866,000	10,855	1.3
25-29	1,092,000	18,865	1.7	851,000	19,650	2.3
30-34	1,273,000	22,460	1.8	836,000	27,750	3.3
35-39	1,205,000	26,325	2.2	1,076,000	35,045	3.3
40-44	1,322,000	24,865	1.9	1,053,000	36,210	3.4
45-49	925,000	22,620	2.5	887,000	33,150	3.7
50-54	786,000	19,470	2.5	647,000	26,920	4.2
55-59	574,000	16,855	2.9	487,000	18,515	3.8
60-64	302,000	11,540	3.8	237,000	11,510	4.9
65-69	122,000	4,175	3.4	118,000	4,115	3.5
70+	106,000	3,045	2.9	83,000	2,855	3.4
Total	9,047,000	185,095	2.0	7,499,000	228,160	3.0

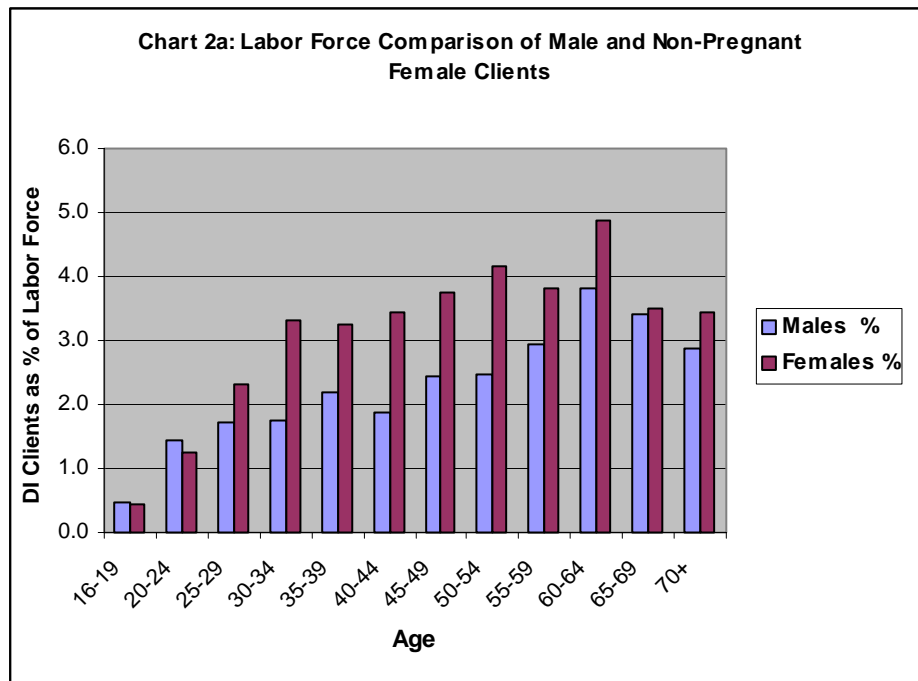


Table 2b compares all females to male DI clients by age and gender for. Percents are by age group. Unlike industry employment totals in Tables 3a, 3b, and 3c, CPS labor force statistics includes the unemployed, state, and federal government employees.

**Table 2b**  
**Labor Force Comparisons of Male and All Female Clients**  
**Calendar Year 1998, California**

Age Range	Labor Force Male	DI Clients Male	Per-cent	Labor Force Female	DI Clients Female	Per-cent
16-19	449,000	2,110	0.5	358,000	6,045	1.7
20-24	891,000	12,765	1.4	866,000	42,725	4.9
25-29	1,092,000	18,865	1.7	851,000	66,155	7.8
30-34	1,273,000	22,460	1.8	836,000	71,905	8.6
35-39	1,205,000	26,325	2.2	1,076,000	59,665	5.6
40-44	1,322,000	24,865	1.9	1,053,000	41,925	4.0
45-49	925,000	22,620	2.5	887,000	33,450	3.8
50-54	786,000	19,470	2.5	647,000	26,960	4.2
55-59	574,000	16,855	2.9	487,000	18,550	3.8
60-64	302,000	11,540	3.8	237,000	11,520	4.9
65-69	122,000	4,175	3.4	118,000	4,120	3.5
70+	106,000	3,045	2.9	83,000	2,865	3.5
Total (2)	9,047,000	185,095	2.0	7,499,000	385,885	5.1

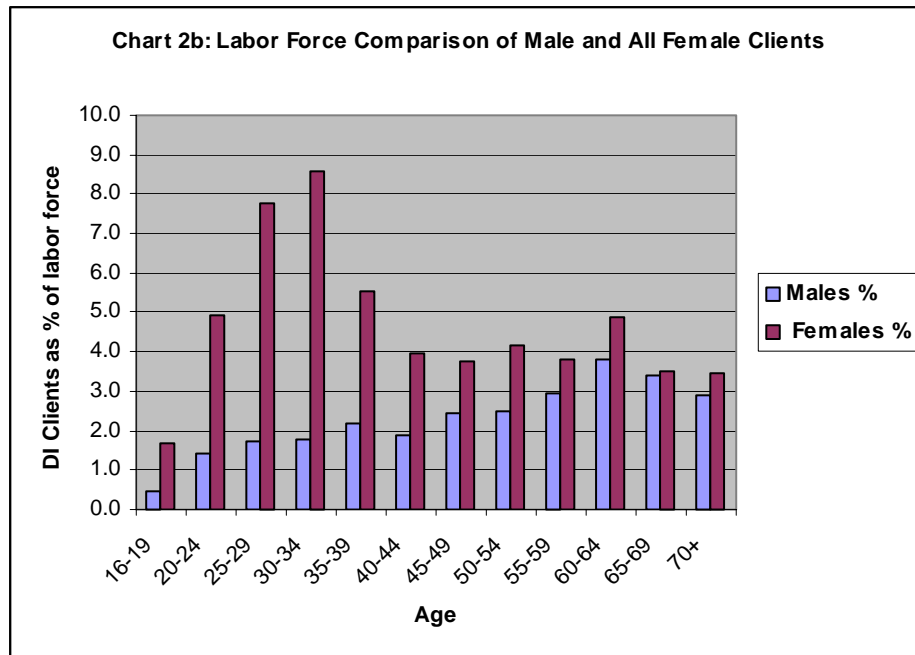




Table 3a displays a detailed distribution of DI clients by industry and includes pregnant DI Clients. Percent of DI clients is in relation to industry employment. CES based industry employment data in Tables 3a, 3b, and 3c have been adjusted to omit federal and state employees since they are generally not covered by State DI. Tables 3a, 3b, and 3c display only the top 25 industries based on the number of DI clients. See the Appendix 2 for a complete listing of all industries.

**Table 3a**  
**All Disability Clients by Top 25 Industries on the Basis of DI Experience**  
**Calendar Year 1998, California**

SIC Code	SIC Industry (Top 25 in number of DI Clients)	Average Employment	DI Clients	Per-cent
01	AGRICULTURE (01,02), W/ AG. SERVICES (07)	502,200	21,815	4.3
17	CONSTRUCTION-SPECIAL TRADE CONTRACTORS	400,500	13,385	3.3
20	FOOD & KINDRED PRODUCTS	179,600	15,525	8.6
35	MACHINERY, EXCEPT ELECTRICAL	232,500	8,425	3.6
36	ELECTRICAL/ELECTRONIC MACH EQUIP	269,100	12,275	4.6
37	TRANSPORTATION EQUIPMENT	168,500	7,935	4.7
38	INSTRUMENTS/RELATED	182,400	9,895	5.4
42	TRUCKING AND WAREHOUSING	163,800	10,175	6.2
48	COMMUNICATION	169,700	10,615	6.3
50	WHOLESALE TRADE-DURABLE GOODS	476,700	16,355	3.4
51	WHOLESALE TRADE-NON-DURABLE GOODS	322,300	12,310	3.8
53	GENERAL MERCHANDISE STORES	252,300	16,440	6.5
54	FOOD STORES	312,600	22,445	7.2
55	AUTOMOTIVE DEALERS & SERVICE STATIONS	233,400	9,110	3.9
58	EATING AND DRINKING PLACES	870,100	30,925	3.6
59	MISCELLANEOUS RETAIL	305,800	13,900	4.6
60	BANKING	207,600	11,730	5.7
63	INSURANCE CARRIERS	134,300	8,535	6.4
70	HOTELS AND OTHER LODGING PLACES	186,600	8,855	4.8
73	BUSINESS SERVICES	1,145,100	53,740	4.7
80	HEALTH SERVICES, INCL HOSPITALS	996,020	68,640	6.9
82	EDUCATIONAL SERVICES	1,230,100	8,420	0.7
83	SOCIAL SERVICES	259,400	14,055	5.4
87	ENGINEER, ACCT, RESRCH, MGMNT SERVICES	434,000	14,755	3.4
90	LOCAL GOVERNMENT, EXCL. EDUCATION	636,700	9,835	1.5
	Total (Top 25 industries)	10,271,320	430,095	4.2

Table 3b excludes pregnant DI clients to illustrate the affect of excluding pregnancy from DI data in order to allow for an unbiased comparison with Workers' Compensation insurance, which does not normally cover pregnancy. Industries are arrayed by SIC code order. See Appendix 3 for a complete listing of all industries.

**Table 3b**  
**Disability Clients by Industry, Excluding Pregnancy Related Disabilities**  
**Calendar Year 1998, California**

SIC Code	SIC INDUSTRY (Top 25 in number of DI Clients)	Average Employment	DI Clients	Per-cent
01	AGRICULTURE (SIC 01,02), W/ AG. SERVICES (SIC 07)	502,200	15,775	3.1
17	CONSTRUCTION-SPECIAL TRADE CONTRACTORS	400,500	12,445	3.1
20	FOOD & KINDRED PRODUCTS	179,600	13,075	7.3
35	MACHINERY, EXCEPT ELECTRICAL	232,500	7,100	3.1
36	ELECTRICAL/ELECTRONIC MACH EQUIP	269,100	9,145	3.4
37	TRANSPORTATION EQUIPMENT	168,500	7,215	4.3
38	INSTRUMENTS/RELATED	182,400	8,265	4.5
42	TRUCKING AND WAREHOUSING	163,800	8,950	5.5
48	COMMUNICATION	169,700	8,615	5.1
50	WHOLESALE TRADE-DURABLE GOODS	476,700	11,670	2.5
51	WHOLESALE TRADE, NON-DURABLE GOODS	322,300	8,685	2.7
53	GENERAL MERCHANDISE STORES	252,300	10,640	4.2
54	FOOD STORES	312,600	16,850	5.4
55	AUTOMOTIVE DEALERS & SERVICE STATIONS	233,400	7,355	3.2
58	EATING AND DRINKING PLACES	870,100	18,595	2.1
59	MISCELLANEOUS RETAIL	305,800	8,855	2.9
60	BANKING	207,600	7,545	3.6
63	INSURANCE CARRIERS	134,300	6,165	4.6
70	HOTELS AND OTHER LODGING PLACES	186,600	5,870	3.2
73	BUSINESS SERVICES	1,145,100	37,670	3.3
80	HEALTH SERVICES, INCL HOSPITALS	996,020	46,045	4.6
82	EDUCATIONAL SERVICES	1,230,100	6,140	0.5
83	SOCIAL SERVICES	259,400	9,445	3.6
87	ENGINEER, ACCT, RESRCH, MGMT SERVICES	434,000	9,605	2.2
90	LOCAL GOVERNMENT, EXCL. EDUCATION	636,700	7,740	1.0
	Total (Top 25 Industries)	10,271,320	309,460	3.0

Note: The low rates of DI Clients for local government and educational services are possibly due workers who are not covered by disability insurance and/or the availability of sick leave benefits. Unlike the Table 2 labor force totals, Table 3 industry employment totals exclude the unemployed and state and federal government workers who are not covered by DI .

Table 4a displays the weekly duration of claims and benefits paid for DI clients by age group and gender, including pregnant clients. Duration periods are for closed claims and include a one-week waiting period (usually the first week in a DI claim) in which no benefits are paid. See Appendix 5 for the reasons why medians were used to measure duration and benefits instead of the mean (average).

**Table 4a**  
**Duration of Claims by Age and Gender, Including Pregnant Clients**  
**Calendar year 1998, California**

Age Range	All Clients	Median Weeks	Median Benefits	Male Clients	Median Weeks	Median Benefits	All Female	Median Weeks	Median Benefits
16-19	8,155	8	\$562	2,110	5	\$421	6,045	8	\$603
20-24	55,490	8	1,072	12,765	5	777	42,725	8	1,143
25-29	85,020	8	1,544	18,865	5	1,100	66,155	8	1,650
30-34	94,365	8	1,728	22,460	6	1,296	71,905	8	1,824
35-39	85,990	7	1,680	26,325	6	1,418	59,665	7	1,714
40-44	66,790	7	1,584	24,865	6	1,541	41,925	7	1,610
45-49	56,070	7	1,632	22,620	7	1,728	33,450	7	1,576
50-54	46,430	7	1,728	19,470	8	1,961	26,960	7	1,632
55-59	35,405	8	1,920	16,855	9	2,242	18,550	7	1,703
60-64	23,060	9	2,196	11,540	9	2,397	11,520	9	2,016
65-69	8,295	10	1,907	4,175	11	2,304	4,120	8	1,696
70+	5,910	12	1,968	3,045	14	2,314	2,865	11	1,664
Total	570,980	7	\$1560	185,095	7	\$1486	385,885	8	\$1588

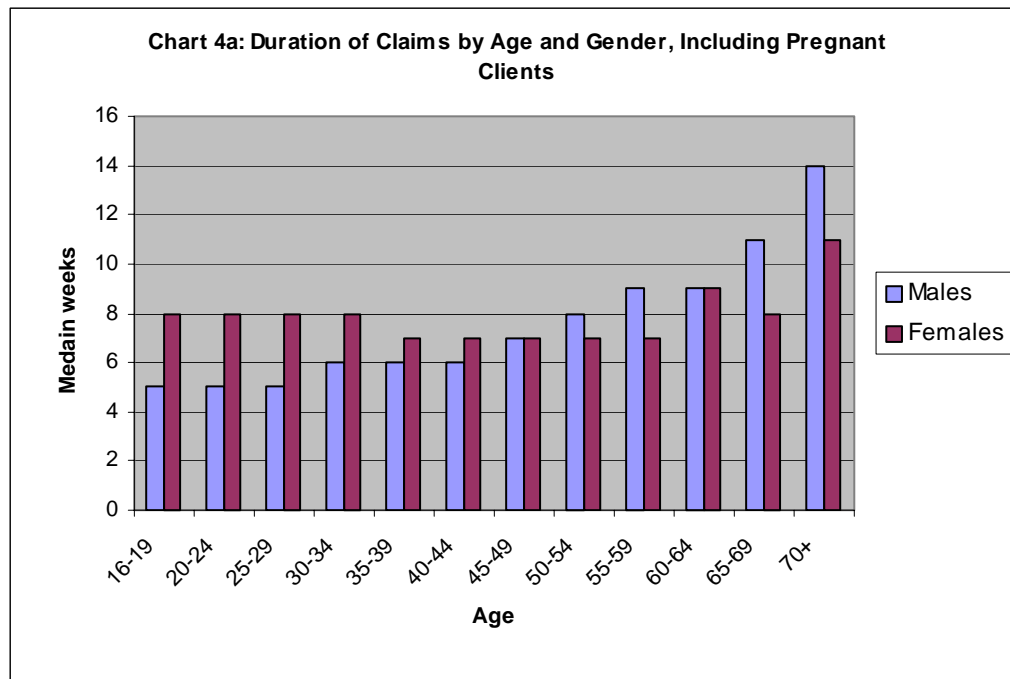


Table 4b compares non-pregnant female to male DI clients. This comparison allows for a more impartial analysis of female versus male disabilities and also would be more appropriate for comparisons to Workers' Compensation clients

**Table 4b**  
**Duration of Claims for Males and Non-Pregnant Females,**  
**Calendar Year 1998, California**

Age Range	Male Clients	Median Weeks	Median Benefits	Female Clients	Median Weeks	Median Benefits
16-19	2,110	5	\$421	1,585	5	\$354
20-24	12,765	5	777	10,855	4	574
25-29	18,865	5	1,100	19,650	4	821
30-34	22,460	6	1,296	27,750	5	1,008
35-39	26,325	6	1,418	35,045	6	1,166
40-44	24,865	6	1,541	36,210	6	1,412
45-49	22,620	7	1,728	33,150	7	1,562
50-54	19,470	8	1,961	26,920	7	1,632
55-59	16,855	9	2,242	18,515	7	1,699
60-64	11,540	9	2,397	11,510	9	2,016
65-69	4,175	11	2,304	4,115	8	1,694
70+	3,045	14	2,314	2,855	11	1,655
Total	185,095	7	\$1,486	228,160	7	\$1,399

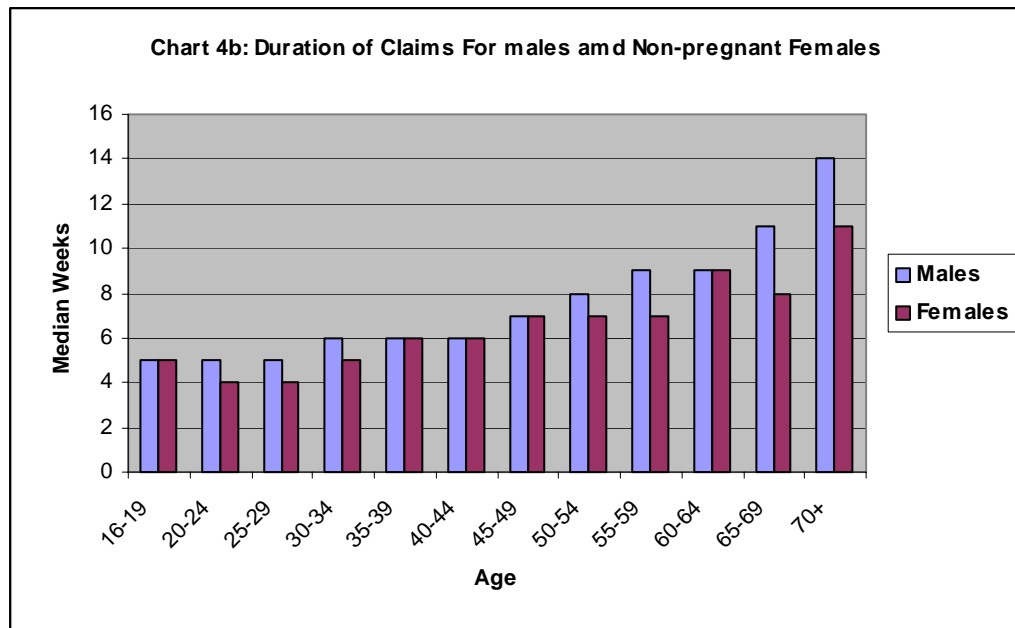


Table 4c compares pregnant to other female clients.

**Table 4c**  
**Duration of Claims for Pregnant Clients Versus Other Females**  
**Calendar Year 1998, California**

Age Range	Females Non-Pregnant	Median Weeks	Median Benefits	Females Pregnant	Median Weeks	Median Benefits
16-19	1,585	5	\$354	4,460	8	\$695
20-24	10,855	4	574	31,870	9	1,269
25-29	19,650	4	821	46,505	9	1,850
30-34	27,750	5	1,008	44,155	9	2,144
35-39	35,045	6	1,166	24,620	9	2,199
40-44	36,210	6	1,412	5,715	9	2,352
45-49	33,150	7	1,562	300	9	2,556
50-54	26,920	7	1,632	40	10	1,560
55-59	18,515	7	1,699			
60-64	11,510	9	2,016			
65-69	4,115	8	1,694			
70+	2,855	11	\$1,655			
Total	228,160	7	\$1,399	157,725	9	\$1,806

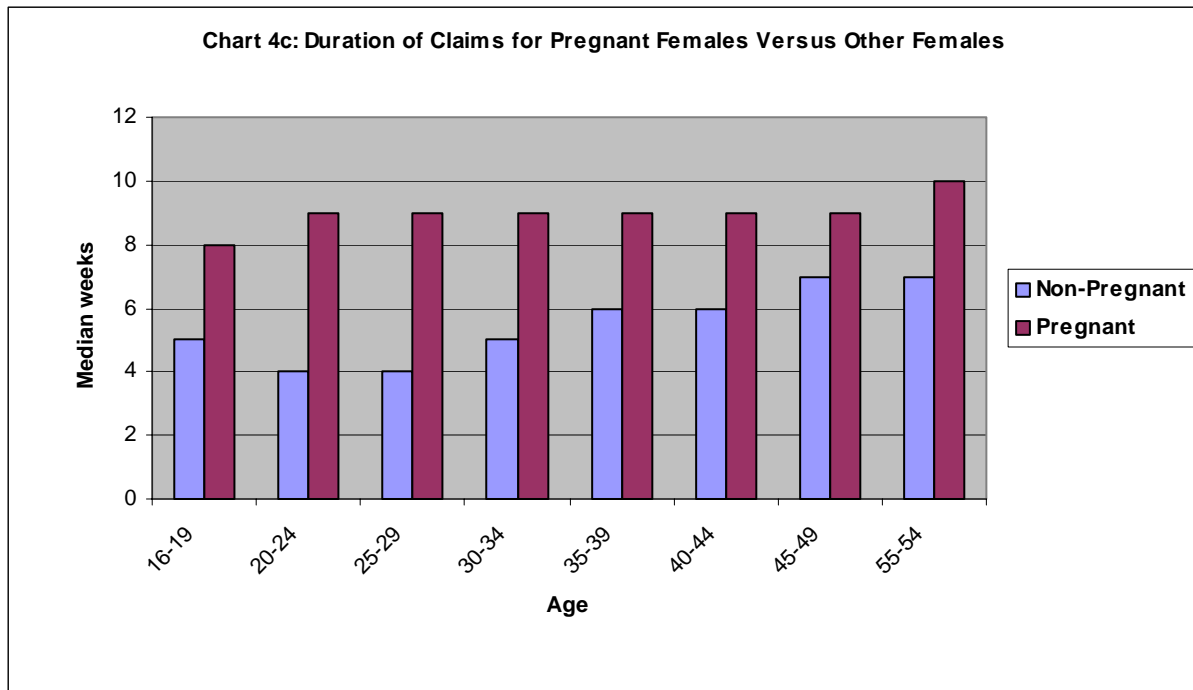


Table 5 shows the employment status of State DI program clients at the time of filing a claim. Percents are in relation to industry totals. Approximately 3.5 percent of clients were unemployed at the time of filing for DI. In interpreting Table 5, users should note that seasonal industries such as agriculture, construction, and food processing tend to have higher average unemployment which results in a greater probability of DI clients being unemployed at the time of filing for DI. According to CES, California's 1998 average annual unemployment rate was nearly 6 percent.

**Table 5**  
**Employment Status at Time of Filing a Claim for DI**  
**Calendar Year 1998, California**

SIC Code	SIC Industry (Top 25 in number of DI Clients)	Clients	Unem- ployed	Per- cent
01	AGRICULTURE (SIC 01,02), W/ AG. SERVICES (SIC 01)	20,900	2,730	13.1
17	CONSTRUCTION-SPECIAL TRADE CONTRACTORS	13,340	785	5.9
20	FOOD & KINDRED PRODUCTS	15,140	1,085	7.2
23	APPAREL & OTHER PRODUCTS MADE FROM FABRICS	7,590	320	4.2
36	ELECTRICAL/ELECTRONIC MACH EQUIP	9,800	355	3.6
37	TRANSPORTATION EQUIPMENT	7,825	115	1.5
38	INSTRUMENTS/RELATED	7,450	125	1.7
42	TRUCKING AND WAREHOUSING	10,120	290	2.9
48	COMMUNICATION	10,255	65	0.6
50	WHOLESALE TRADE-DURABLE GOODS	15,505	395	2.5
51	WHOLESALE TRADE-NON-DURABLE GOODS	12,005	400	3.3
53	GENERAL MERCHANDISE STORES	16,325	250	1.5
54	FOOD STORES	22,265	285	1.3
55	AUTOMOTIVE DEALERS & SERVICE STATIONS	8,960	310	3.5
58	EATING AND DRINKING PLACES	29,410	830	2.8
59	MISCELLANEOUS RETAIL	13,530	335	2.5
60	BANKING	10,810	210	1.9
65	REAL ESTATE	7,435	240	3.2
70	HOTELS AND OTHER LODGING PLACES	8,805	215	2.4
73	BUSINESS SERVICES	50,375	2,485	4.9
80	HEALTH SERVICES, INCL. HOSPITALS	68,360	1,065	1.6
82	EDUCATIONAL SERVICES	7,355	320	4.4
83	SOCIAL SERVICES	13,985	450	3.2
87	ENGINEER, ACCT, RESEARCH, MANAGEMENT SERVS.	13,535	470	3.5
91	EXECUTIVE, LEGISLATIVE, AND GENERAL	9,390	480	5.1
	Total (Top 25, see Appendix 4 for balance )	410,470	14,610	3.6

Table 6 displays a sampling of the occupations of DI clients employed by the health services industries as reported in a test file for calendar year 1999 (occupational titles are unavailable for 1998). This table demonstrates that occupational titles appearing in the SCDB have the potential for systematic classification. In Table 6, occupations were grouped based on the Occupational Employment Statistics (OES) system, developed by the U. S. Bureau of Labor Statistics (BLS). Occupational titles on the SCDB are generally sufficient for more detailed classification than displayed in Table 6. SCDB occupational titles with edits are adequate for assigning a BLS occupational classification.

**Table 6**  
**Sample of Occupations of DI Clients in the Health Services**  
**Calendar Year 1999, California**

Occ. Code	Occupational Group	Number
10	MANAGER-SUPERVISOR	92
21	MANAGEMENT SUPPORT	13
25	COMPUTER, MATHEMATICAL, AND RELATED OCCUPATIONS	3
27	SOCIAL SCIENCE, RECREATIONAL, AND RELIGIOUS OCC	18
31	EDUCATORS, LIBRARIANS, AND RELATED TECHNICIANS	4
32	HEALTH PRACTITIONERS AND CARE PROVIDERS	1,485
43	SALES-SERVICE	23
53	INDUSTRY SPECIFIC CLERICAL	27
55	SECRETARIAL AND GENERAL OFFICE CLERICAL	455
56	EDP AND OFFICE MACHINE OPERATORS	15
57	COMMUNICATIONS AND MAIL DISTRIBUTION	12
58	MATERIAL RECORDING, DISPATCHING	14
63	PROTECTIVE SERVICE	6
65	FOOD AND BEVERAGE SERVICE	45
66	HEALTH SERVICE	814
67	CLEANING, BUILDING SERVICE	10
87	CONSTRUCTION TRADES	4
91	MACHINE SET-UP, OPERATORS AND TENDERS	6
97	TRANSPORTATION AND MATERIAL MOVING OCCUPATIONS	5
	Total in Health Services Industry (SIC 80)	3,051

## Data Issues and Recommendations

There are specific data issues that need to be addressed in order to improve the quality of the DI client database.

1. **Assigning Standard Occupational Classification (SOC) codes and titles to DI client SCDB occupational titles.** Occupational titles for DI clients are contained in the complete calendar year 1999 file and will be classified for a subsequent working paper using the BLS Standard Occupational Classification (SOC), which replaces the OES system. This may be a time consuming task to classify all DI clients; if so, then occupational classifications may be assigned to titles for pre-selected SIC industries. Over time, the process of classifying SCDB occupational titles may be automated using LMID procedures and the experience of other states.
2. **The addition of International Classification of Disease (ICD9) disability classification codes for 1998 and previous years for which such data are available in archived files.** Considerable added value will be obtained from additional years of correction to ICD9 coding for 1996-1998 Estimate Group files. ICD9 codes are on the calendar year 1999 file and will appear in a subsequent working paper.
3. **Corrections to client records that have an invalid SIC industry code for the calendar year 1998.** For years 1990 through 1997 SIC industry classifications may be corrected with updates from current employer address files.
4. **Addition of DI client residential ZIP codes for characterizing DI clients by county.** These data are included in the calendar year 1999 file that also has county code and will be used in a subsequent working paper.
5. **Approximately 400 records show DI clients having in excess of 52 weeks of earnings and prior year beginning dates for claims.** Assuming that these data are not anomalies, should claims beginning in the previous calendar year be deleted? In this working paper, these data have been set to 52 weeks. Although most DI claim maximum amounts are based on 52 weeks at the weekly rate, this does not serve as a limit on the number of weeks that benefits may be paid when weekly benefits have been reduced. Weekly benefits may be reduced because of earnings, sick leave pay, insurance settlements, and for administrative reasons.



### **Specific Tasks Relative to the Estimates Group File**

Thus far, the study using the PEG file for 1998 indicates that sufficient data exist for producing summary DI client characteristics and reports for analysis of selected DI program activities. The tables contained in this study are examples. Looking to the future, the DI client database should be examined for compatibility with the UI and Workers' Compensation databases. Specific tasks include:

1. **Update PEG's file starting with DI claim year 1990 (file was produced in February 1992) by making them Y2K compliant in record structure and also converting all files for 1992 through 1999 to a standard record structure.** This will allow for merges/and or exchanges with other databases. As a starting point, the process should adopt the structure that Information Technology Branch uses for the DI claim year 1999 file. Thus far, PEG DI client sample files for 1995 through 1998 have been converted to a standard Y2K compliant structure. ICD9 disability classification, occupational titles, and residential data have been added to the end of more recent files.
2. **Routinely check past PEG file(s) for errors such as:**
  - a. invalid birth years,
  - b. questionable disability classifications (ICD9s) i.e. male pregnancy,
  - c. invalid gender codes,
  - d. invalid DI program data-i.e. award amounts,
  - e. invalid SIC industry classification; and
  - f. other data inconsistencies not yet identified.
3. **Completely document the PEG file with descriptions for each variable including the source of the variable and documentation for all codes used.** For example, where a SIC code is used, is this code for the last employer or is it the high wage employer? This will be essential when exchanging databases with researchers and responding to user questions regarding DI program and demographic items.

### **Research Questions Suggested by Calendar Year 1998 Data**

These data summarized in this working paper suggest a number of research questions that could be pursued by LMID or other researchers. The following are a sampling of issues that could be pursued using data presented in this working paper.

1. Why are there differences in the number of disability clients among age and gender groups?
2. Why are there a higher number of claims from females even though there are fewer females in the labor force?
3. After adjustment for pregnancy and other gender unique disabilities, how do male and female clients compare on the basis of disability?
4. Why do some industries have significantly higher levels of DI clients? Is there a relationship to Workers' Compensation claims experience?
5. Why do females appear to have lower benefit amounts?
6. Why do health care workers have significantly higher levels of DI Claims?

## **Conclusion**

A preliminary analysis suggests that there are sufficient demographic and DI program data contained within the PEG file(s) for meaningful characterization of DI clients. The consensus among outside and EDD researchers is that the 20 percent sample in the PEG database(s) is more than adequate from a statistical perspective. Data contained in this report are examples of tables and summaries that have been produced using available data. For the project to progress, EDD management and planners need to identify their data requirements for program operations and management, and for responding to external requests for information.

# **Appendices**

**Appendix 1: Types of DI Claims**

**Appendix 2: Complete Table 3a, All Disability Clients by Top 25 Industries**

**Appendix 3: Complete Table 3b, Disability Clients by Industry, Excluding Pregnancy  
Related**

**Appendix 4: Complete Table 5, Employment Status at Time of Claim Filing**

**Appendix 5: The Mean and Median as a Measure of Duration of Claims and Benefits Paid**

**Appendix 1: Types of DI Claims.**

There are 10 types of DI claims and 5 types may be assigned to a single claim.

The Types are as follows:

A: Agricultural Worker

1: Pregnancy.

2: State Plan.

3: Recovery Home.

4: Drug free Home.

5: Public Entity Bargaining Unit.

6: Elective Coverage Claim.

7: Domestic Servant Worker.

8: Prior Drug Free Home.

9: Prior Recovery Home.

**Appendix 2: Table 3a**  
**All Disability Clients for All Industries**  
**Calendar Year 1998, California**

SIC Code	SIC Industry	Average Employment	DI Clients	Per-cent
01	AGRICULTURE (01,02), INCL., AG. SERVICES (07)	502,200	21,815	4.3
10	METAL MINING	1,600	75	4.7
13	OIL AND GAS EXTRACTION	18,300	440	2.4
14	MINING & QUARRYING , EX FUELS	5,200	295	5.7
15	BLDG. CONST.-GENERAL CONTRS & OPER. BLDRS.	146,200	4,945	3.4
16	HEAVY CONSTR. OTHER THAN BLDG. CONST.	64,500	2,660	4.1
17	CONSTRUCTION-SPECIAL TRADE CONTRACTORS	400,500	13,385	3.3
20	FOOD & KINDRED PRODUCTS	179,600	15,525	8.6
22	TEXTILE MILL PRODUCTS	25,300	1,095	4.3
23	APPAREL & OTHER PRODS. MADE FROM FABRICS	149,700	7,625	5.1
24	LUMBER/WOOD PRODUCTS, EX FURNITURE	58,500	2,570	4.4
25	FURNITURE & FIXTURES	59,100	2,505	4.2
26	PAPER & ALLIED PRODUCTS	40,000	2,450	6.1
27	PRINTING, PUBLISHING, & ALLIED IND.	151,800	6,695	4.4
28	CHEMICALS & ALLIED PRODUCTS	74,900	3,440	4.6
29	PETROLEUM/REFINING/RELATED INDUSTRIES	19,900	1,480	7.4
30	RUBBER/MISCELLANEOUS PLASTICS PRODUCTS	74,300	3,860	5.2
31	LEATHER/LEATHER PRODUCTS	6,800	405	6.0
32	STONE/CLAY/GLASS/CONCRETE PROD	47,500	2,330	4.9
33	PRIMARY METAL INDUSTRIES	34,900	1,460	4.2
34	FABRICATED METAL PRODUCTS	128,700	6,015	4.7
35	MACHINERY, EXCEPT ELECTRICAL	232,500	8,425	3.6
36	ELECTRICAL/ELECTRONIC MACH EQUIP	269,100	12,275	4.6
37	TRANSPORTATION EQUIPMENT	168,500	7,935	4.7
38	INSTRUMENTS/RELATED	182,400	9,895	5.4
39	MISC. MANUFACTURING INDUSTRIES	47,500	1,930	4.1
41	LOCAL AND INTERURBAN PASSENGER TRANSIT	45,200	4,525	10.0
42	TRUCKING AND WAREHOUSING	163,800	10,175	6.2
44	WATER TRANSPORTATION	21,100	1,090	5.2
45	TRANSPORTATION BY AIR	136,300	4,925	3.6
47	TRANSPORTATION SERVICES	64,000	2,535	4.0
48	COMMUNICATION	169,700	10,615	6.3
49	ELECTRIC, GAS, AND SANITARY SERVICES	81,500	4,590	5.6
50	WHOLESALE TRADE-DURABLE GOODS	476,700	16,355	3.4
51	WHOLESALE TRADE-NON-DURABLE GOODS	322,300	12,310	3.8
52	BUILDING MATERIALS & GARDEN SUPPLIES	85,400	3,575	4.2
53	GENERAL MERCHANDISE STORES	252,300	16,440	6.5
54	FOOD STORES	312,600	22,445	7.2
55	AUTOMOTIVE DEALERS & SERVICE STATIONS	233,400	9,110	3.9
56	APPAREL AND ACCESSORY STORES	134,500	6,540	4.9
57	FURNITURE AND HOME FURNISHINGS STORES	130,400	4,720	3.6

Appendix 2: Table 3a continued

SIC Code	SIC Industry	Average Employment	DI Clients	Per-cent
58	EATING AND DRINKING PLACES	870,100	30,925	3.6
59	MISCELLANEOUS RETAIL	305,800	13,900	4.6
60	BANKING	207,600	11,730	5.7
62	SECURITY, COMMODITY BROKERS & SERVICES	62,000	1,550	2.5
63	INSURANCE CARRIERS	134,300	8,535	6.4
64	INSURANCE AGENTS, BROKERS, & SERVICE	83,800	4,060	4.8
65	REAL ESTATE	191,300	7,480	3.9
67	HOLDING AND OTHER INVESTMENT OFFICES	35,100	1,645	4.7
70	HOTELS AND OTHER LODGING PLACES	186,600	8,855	4.8
72	PERSONAL SERVICES	118,200	6,600	5.6
73	BUSINESS SERVICES	1,145,100	53,740	4.7
75	AUTO REPAIR, SERVICES, AND GARAGES	154,500	5,350	3.5
76	MISCELLANEOUS REPAIR SERVICES	44,100	1,635	3.7
78	MOTION PICTURES	190,200	6,150	3.2
79	AMUSEMENT & RECREATION SERVICES	200,100	7,210	3.6
80	HEALTH SERVICES, INCL. HOSPITALS	996,020	68,640	6.9
81	LEGAL SERVICES	119,100	5,250	4.4
82	EDUCATIONAL SERVICES	1,230,100	8,420	0.7
83	SOCIAL SERVICES	259,400	14,055	5.4
84	MUSEUMS, BOTANICAL & ZOOLOGICAL GARDENS	10,300	275	2.7
86	MEMBERSHIP ORGANIZATIONS	158,700	3,775	2.4
87	ENGINEER, ACCT, RESRCH, MGMNT SERVICES	434,000	14,755	3.4
89	MISCELLANEOUS SERVICES	6,200	145	2.3
90	LOCAL GOVERNMENT, EXCL. EDUCATION	636,700	9,835	1.5
	Total	13,583,420	569,715	4.2

**Appendix 3: Table 3b**  
**Disability Clients by All Industries, Excluding Pregnancy Related Claims**  
**Calendar Year 1998, California**

SIC Code	SIC Industry	Average Employment	DI Clients	Per-cent
01	AGRICULTURE (SIC 01,02), INCL. AG. SERVICES (SIC. 07)	502,200	15,775	3.1
10	METAL MINING	1,600	70	4.4
13	OIL AND GAS EXTRACTION	18,300	415	2.3
14	MINING & QUARRYING , EX FUELS	5,200	290	5.6
15	BLDG. CONST.-GENERAL CONTRS. & OPER. BLDRS.	146,200	4,445	3.0
16	HEAVY CONSTRUCT. OTHER THAN BLDG CONSTR.	64,500	2,520	3.9
17	CONSTRUCTION-SPECIAL TRADE CONTRACTORS	400,500	12,445	3.1
20	FOOD & KINDRED PRODUCTS	179,600	13,075	7.3
22	TEXTILE MILL PRODUCTS	25,300	685	2.7
23	APPAREL & OTHER PRODUCTS MADE FROM FABRICS	149,700	4,585	3.1
24	LUMBER/WOOD PRODUCTS, RX FURNITURE	58,500	2,320	4.0
25	FURNITURE & FIXTURES	59,100	2,140	3.6
26	PAPER & ALLIED PRODUCTS	40,000	2,055	5.1
27	PRINTING, PUBLISHING, & ALLIED IND.	151,800	4,870	3.2
28	CHEMICALS & ALLIED PRODUCTS	74,900	2,620	3.5
29	PETROLEUM/REFINING/RELATED INDUSTRIES	19,900	1,425	7.2
30	RUBBER/MISCELLANEOUS PLASTICS PRODUCTS	74,300	2,900	3.9
31	LEATHER/LEATHER PRODUCTS	6,800	260	3.8
32	STONE/CLAY/GLASS/CONCRETE PROD	47,500	2,065	4.4
33	PRIMARY METAL INDUSTRIES	34,900	1,300	3.7
34	FABRICATED METAL PRODUCTS	128,700	5,120	4.0
35	MACHINERY, EXCEPT ELECTRICAL	232,500	7,100	3.1
36	ELECTRICAL/ELECTRONIC MACH EQUIP	269,100	9,145	3.4
37	TRANSPORTATION EQUIPMENT	168,500	7,215	4.3
38	INSTRUMENTS/RELATED	182,400	8,265	4.5
39	MISC. MANUFACTURING INDUSTRIES	47,500	1,285	2.7
41	LOCAL AND INTERURBAN PASSENGER TRANSIT	45,200	3,955	8.8
42	TRUCKING AND WAREHOUSING	163,800	8,950	5.5
44	WATER TRANSPORTATION	21,100	965	4.6
45	TRANSPORTATION BY AIR	136,300	3,755	2.8
47	TRANSPORTATION SERVICES	64,000	1,605	2.5
48	COMMUNICATION	169,700	8,615	5.1
49	ELECTRIC, GAS, AND SANITARY SERVICES	81,500	4,220	5.2
50	WHOLESALE TRADE-DURABLE GOODS	476,700	11,670	2.5
51	WHOLESALE TRADE-NON-DURABLE GOODS	322,300	8,685	2.7
52	BUILDING MATERIALS & GARDEN SUPPLIES	85,400	2,735	3.2
53	GENERAL MERCHANDISE STORES	252,300	10,640	4.2
54	FOOD STORES	312,600	16,850	5.4
55	AUTOMOTIVE DEALERS & SERVICE STATIONS	233,400	7,355	3.2

Appendix 3: Table 3b continued

SIC Code	SIC Industry	Average Employment	DI Clients	Per-cent
56	APPAREL AND ACCESSORY STORES	134,500	3,265	2.4
57	FURNITURE AND HOME FURNISHINGS STORES	130,400	3,145	2.4
58	EATING AND DRINKING PLACES	870,100	18,595	2.1
59	MISCELLANEOUS RETAIL	305,800	8,855	2.9
60	BANKING	207,600	7,545	3.6
61	CREDIT AGENCIES OTHER THAN BANKS	85,400	1,945	2.3
62	SECURITY, COMMODITY BROKERS & SERVICE	62,000	925	1.5
63	INSURANCE CARRIERS	134,300	6,165	4.6
64	INSURANCE AGENTS, BROKERS, & SERVICE	83,800	2,400	2.9
65	REAL ESTATE	191,300	5,145	2.7
67	HOLDING AND OTHER INVESTMENT OFFICES	35,100	945	2.7
70	HOTELS AND OTHER LODGING PLACES	186,600	5,870	3.2
72	PERSONAL SERVICES	118,200	4,070	3.4
73	BUSINESS SERVICES	1,145,100	37,670	3.3
75	AUTO REPAIR, SERVICES, AND GARAGES	154,500	4,620	3.0
76	MISCELLANEOUS REPAIR SERVICES	44,100	1,385	3.1
78	MOTION PICTURES	190,200	4,460	2.3
79	AMUSEMENT & RECREATION SERVICES	200,100	5,155	2.6
80	HEALTH SERVICES, INCL HOSPITALS	996,020	46,045	4.6
81	LEGAL SERVICES	119,100	2,815	2.4
82	EDUCATIONAL SERVICES	1,230,100	6,140	0.5
83	SOCIAL SERVICES	259,400	9,445	3.6
84	MUSEUMS, BOTANICAL & ZOOLOGICAL GARDENS	10,300	205	2.0
86	MEMBERSHIP ORGANIZATIONS	158,700	2,705	1.7
87	ENGINEER, ACCT, RESRCH, MGMT SERVICES	434,000	9,605	2.2
89	MISCELLANEOUS SERVICES	6,200	80	1.3
90	LOCAL GOVERNMENT, EXCL. EDUCATION (4)	636,700	7,740	1.0
	Total	13,079,620	395,485	3.0



**Appendix 4: Table 5**  
**Employment Status at Time of Claim Filing**  
**Calendar Year 1998, California**

SIC Code	SIC Industry	DI Clients	Unem- ployed	Per- cent
01	AGRICULTURE (SIC 01,02), INCL. AG. SERVICES (SIC 01)	20,900	2,730	13.1
13	OIL AND GAS EXTRACTION	425	35	8.2
15	BLDG. CONST.-GENERAL CONTRS & OPER. BLDGRS	4,920	410	8.3
16	HEAVY CONSTR. OTHER THAN BLDG. CONSTRUCTION	2,645	315	11.9
17	CONSTRUCTION-SPECIAL TRADE CONTRACTORS	13,340	785	5.9
20	FOOD & KINDRED PRODUCTS	15,140	1,085	7.2
23	APPAREL & OTHER PRODUCTS MADE FROM FABRICS	7,590	320	4.2
24	LUMBER/WOOD PRODUCTS, EX FURNITURE	2,490	95	3.8
25	FURNITURE & FIXTURES	2,500	55	2.2
26	PAPER & ALLIED PRODUCTS	2,445	25	1.0
27	PRINTING, PUBLISHING, & ALLIED IND.	6,590	200	3.0
28	CHEMICALS & ALLIED PRODUCTS	2,920	55	1.9
29	PETROLEUM/REFINING/RELATED INDUSTRIES	465	30	6.5
30	RUBBER/MISCELLANEOUS PLASTICS PRODUCTS	3,785	90	2.4
32	STONE/CLAY/GLASS/CONCRETE PROD	2,320	70	3.0
33	PRIMARY METAL INDUSTRIES	1,330	30	2.3
34	FABRICATED METAL PRODUCTS	5,990	200	3.3
35	MACHINERY, EXCEPT ELECTRICAL	6,225	220	3.5
36	ELECTRICAL/ELECTRONIC MACH EQUIP	9,800	355	3.6
37	TRANSPORTATION EQUIPMENT	7,825	115	1.5
38	INSTRUMENTS/RELATED	7,450	125	1.7
39	MISC. MANUFACTURING INDUSTRIES	1,870	60	3.2
41	LOCAL AND INTERURBAN PASSENGER TRANSIT	4,515	95	2.1
42	TRUCKING AND WAREHOUSING	10,120	290	2.9
44	WATER TRANSPORTATION	1,060	35	3.3
45	TRANSPORTATION BY AIR	4,725	10	0.2
46	PIPE LINES, EXCEPT NATURAL GAS	25	5	20.0
47	TRANSPORTATION SERVICES	2,515	110	4.4
48	COMMUNICATION	10,255	65	0.6
49	ELECTRIC, GAS, AND SANITARY SERVICES	2,580	100	3.9
50	WHOLESALE TRADE-DURABLE GOODS	15,505	395	2.5
51	WHOLESALE TRADE-NONDURABLE GOODS	12,005	400	3.3
52	BUILDING MATERIALS & GARDEN SUPPLIES	3,550	85	2.4
53	GENERAL MERCHANDISE STORES	16,325	250	1.5
54	FOOD STORES	22,265	285	1.3
55	AUTOMOTIVE DEALERS & SERVICE STATIONS	8,960	310	3.5
56	APPAREL AND ACCESSORY STORES	6,405	165	2.6
57	FURNITURE AND HOME FURNISHINGS STORES	4,575	170	3.7

Appendix 4, Table 5 continued

SIC Code	SIC Industry	DI Clients	Unem- ployed	Per- cent
58	EATING AND DRINKING PLACES	29,410	830	2.8
59	MISCELLANEOUS RETAIL	13,530	335	2.5
60	BANKING	10,810	210	1.9
61	CREDIT AGENCIES OTHER THAN BANKS	3,530	85	2.4
62	SECURITY, COMMODITY BROKERS & SERVIC	1,425	20	1.4
63	INSURANCE CARRIERS	7,045	135	1.9
64	INSURANCE AGENTS, BROKERS, & SERVICE	3,820	105	2.7
65	REAL ESTATE	7,435	240	3.2
67	HOLDING AND OTHER INVESTMENT OFFICES	1,455	45	3.1
70	HOTELS AND OTHER LODGING PLACES	8,805	215	2.4
72	PERSONAL SERVICES	6,540	165	2.5
73	BUSINESS SERVICES	50,375	2,485	4.9
75	AUTO REPAIR, SERVICES, AND GARAGES	5,315	140	2.6
76	MISCELLANEOUS REPAIR SERVICES	1,615	55	3.4
78	MOTION PICTURES	5,715	420	7.3
79	AMUSEMENT & RECREATION SERVICES	6,940	290	4.2
80	HEALTH SERVICES, EX HOSPITALS	68,360	1,065	1.6
81	LEGAL SERVICES	5,205	100	1.9
82	EDUCATIONAL SERVICES	7,355	320	4.4
83	SOCIAL SERVICES	13,985	450	3.2
84	MUSEUMS, BOTANICAL & ZOOLOGICAL GARDENS	270	5	1.9
86	MEMBERSHIP ORGANIZATIONS	3,685	90	2.4
87	ENGINEER, ACCT, RESRCH, MGMT SERVICES	13,535	470	3.5
88	PRIVATE HOUSEHOLDS	4,980	320	6.4
91	EXECUTIVE, LEGISLATIVE, AND GENERAL	9,390	480	5.1
	Total	523,980	16,520	3.2

#### **Appendix 5: The Mean and Median as a Measure of Duration of Claim and Benefits Paid.**

Medians were used in this working paper because the majority of DI clients claim benefits for less than 9 weeks but there are also a significant number who claim for the maximum number of weeks (52 weeks), which skews an arithmetic mean (average) as a representative measure for claims duration. The probable reason is clients who have a long-term or permanent disability. Also, a small number of DI claims (less than 4 %) extend beyond 52 weeks because of reduced weekly benefits. These claims were set to 52 weeks in this working paper.

#### **Comparison of the Mean and Median as a Measure Claims Duration and Benefits Paid**

Gender Type	Mean Weeks	Median Weeks	Mean Benefits	Median Benefits
Males	13.4	7	\$3,339	\$1,486
Females, all	11.4	8	2,583	1,588
Females, pregnant	10.3	9	2,210	1,806
Females, non-pregnant	12.0	7	2,749	1,399
All DI clients	12.0	7	2,829	1,560

